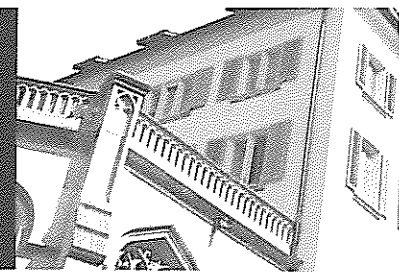


- 4533 MacArthur Boulevard, Suite B
- Newport Beach, CA 92660
- Phone (888) 414-0500
- FAX (949) 266-6007
- www.independence-bank.net

COMMERCIAL REAL ESTATE LENDING



November 8, 2007

Nationwide Real Estate and Tax Service, Inc.
425 Tesconi Circle
Santa Rosa, CA 95401

To Whom It May Concern:

Independence Bank has been in business for three years and we began utilizing Nationwide in March of 2007. Independence Bank is currently using the Tax and Flood services that Nationwide offers.

Independence Bank made the switch to Nationwide because of the cost savings to us and the user friendly online entry screens. Nationwide Real Estate and Tax Service has saved Independence Bank money each month and the employee's time in entering the data.

Nationwide's service has been excellent. If ever there is a question or we failed to enter something online we receive a phone call to get this corrected so there is no delay with our request. If we call in with a question, we immediately get a person on the phone and if we need to be transferred we are told that we are being transferred and the persons name that will be assisting us. Our representative, Jason Engels has been wonderful to deal with. He is responsive to all requests and keeps in touch with our bank to ensure our needs as we grow our still being met.

We are so pleased with our move to Nationwide Real Estate and Tax Service, Inc.

If you should need anything further or have any other questions, please feel free to contact the undersigned directly at 949-266-6042.

Sincerely,

Becky Edson
Vice President
Loan Servicing Manager

